

## WHAT IS CLAIMED IS:

1. A multi-application terminal, comprising:
- a memory for storing a plurality of payment and non-payment applications;
- a memory management unit for separating said applications in said memory, thereby
- 5 permitting said non-payment applications to exist side-by-side with said payment application without requiring additional certification; and
- a processor for executing one or more applications;
- said memory management unit operable to assign a protected region within said
- memory to each application being executed by said processor; and
- 10 said payment applications operable to provide payment related services over a secured financial network and said non-payment applications operable to provide non-payment related services over an open network.
2. The terminal of claim 1 wherein said memory management unit terminates an application or shuts down said terminal if it is determined that said application is accessing memory outside its assigned region.
3. The terminal of claim 1 wherein said processor comprises control for authenticating applications to prevent execution of an unauthorized application on said terminal.
4. The terminal of claim 3 wherein said control is public key infrastructure based software.
5. The terminal of claim 1 wherein said non-payment applications provide e-services over the Internet.
6. The terminal of claim 5 wherein said e-services can be accessed by a consumer using a personal digital device over a wireless connection.



8. A method for providing a plurality of services on a payment terminal, said method comprising the steps of:

storing a plurality of payment and non-payment applications in separate memory locations within said terminal, thereby permitting said non-payment applications to exist side-by-side with said payment application without requiring additional certification;

assigning a protected region within said memory to each application running on said terminal; and

selecting at least one application to be executed on said terminal by an operator;

executing said selected application on said terminal to provide service associated with said selected application; and

wherein said payment applications provide payment related services over a secured financial network and said non-payment applications provide non-payment related services over an open network.

9. The method of claim 8 further comprising the step of terminating said selected application if it is determined that said selected application is accessing memory outside its assigned region.

10. The method of claim 8 further comprising the step of shutting down said terminal if it is determined that said selected application is accessing memory outside its assigned region.

11. The method of claim 8 further comprising the step of authenticating applications to prevent execution of unauthorized application on said terminal.

12. The method of claim 8 wherein said non-payment applications provide e-services over the Internet.

13. The method of claim 12 wherein said e-services can be accessed by a consumer using a personal digital device over a wireless connection.

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14. The method of claim 13 wherein said personal digital device comprises at least one of the following: a cell phone, a PDA, and a beeper.

It is not good for you to be in the same position as you are in now. It is not good for you to be in the same position as you are in now. It is not good for you to be in the same position as you are in now.

15. A system for providing credit card verification at a point of sale, said system comprising:

a terminal for accepting data from a credit card in conjunction with point of sale purchase information;

5 means controlled by a remote system for providing acceptance information to said point of sale pertaining to said purchase;

said terminal further including:

means operative in response to information provided to said terminal from a user other than information provided by controlling applications other than said point of sale acceptance information in said credit card.

16. The system of claim 15 wherein said other provided information comes to said terminal under exclusive control of said user.

17. The system of claim 15 wherein said other provided information is provided by at least one of the following: a cell phone, a PDA, or a beeper.

18. The system of claim 15 further including means for maintaining applications which control point of sale acceptance separate from said other applications.